

Tips for Safer Winter Travel

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WINTER WEATHER means potentially hazardous travel conditions, leading to injuries and property damage. The winter driving hazard impacts all types of clients, from individuals to major corporations, including lost wages, reduced productivity and out of service personal and business vehicles due to accidents. Assisting clients with preparation for, and prevention of, winter driving losses, is another sign of the true insurance professional.

Each year over 116,800 Americans are hurt, and more than 1,300 are killed, on roads that are icy, slushy or snowy (www.safewinterroads.org). NHTSA statistics show that 17% of all crashes occur during the winter (www.nhtsa.gov). 70% of U.S. roads are in snowy regions: those areas where snowfall is at least 5 inches per year. There are simple ways to reduce the likelihood of breakdowns and accidents.

Vehicle maintenance is always important, but especially during the winter, when a breakdown could be tragic. Low temperatures take a toll on car batteries: more power is needed to start a cold engine, for either a conventional vehicle or an electric or hybrid. Older batteries should be replaced. In areas of extremely low temperatures, a blanket, light bulb or other heating device may be used to keep the engine from freezing overnight. To enhance battery operation in cold weather, electric vehicles should be plugged in when not in use, and the passenger compartment should be heated prior to unplugging. This will help extend the driving distance. Extra care should be taken to keep the gas tank filled in hybrid vehicles during the winter.

Properly maintained brakes and wipers become even more important during periods of inclement weather, when stopping distances and visibility are impacted. All fluid levels should be checked, including oil and radiator (www.nhtsa.gov). Check that there is air in the spare tire, and the jack is present.

Winter tires are designed to handle the wet and cold better than "all season" or standard tires. Tires lose their traction as the temperatures fall because the rubber hardens. Winter tires are made of special rubber compounds that respond better in the cold. They also have tread designed for slippery conditions. Some insurers offer a discount for winter tires. State and local laws vary regarding the use of snow or studded tires, including the time during the year when they are allowed to be on the vehicle.

It is a common misperception that all wheel drive vehicles do not need winter tires. While some all-wheel vehicles may perform better in snowy and slippery conditions, studies show that winter tires offer significantly better operation than all-wheel drive alone (www.consumerreports.org). The main



purpose of all wheel drive is to assist with getting the vehicle moving and steering.

Essential items to carry include a shovel, ice scraper, jumper cables, flashlights and flares or other means of alerting others to the presence of your vehicle should you break down or get stuck in the snow. Cat litter or other material to improve traction if the car gets stuck on ice or snow is also a good idea.

Safe winter travel preparation does not end with the vehicle itself. Pack emergency supplies, such as food, water, blankets and necessary medication. Carry a cell phone and charger. A hand crank radio/charger comes in handy if the car battery dies and you need to rely on your phone. Familiarity with the route is essential, as a GPS is not always reliable. Inform others of your travel plans.

Before heading out during or after a storm, be sure to clear the car of all snow and ice, including lights, sensors and cameras. In some states, including NY and NJ, it is illegal to drive a vehicle with snow and ice on it. Familiarize yourself with how your vehicles operate when roads are covered with ice and snow. Features such as anti-lock brakes impact the vehicle's response. If possible, practice driving in a parking lot or a light traffic road to improve your skills. Practice safe driving – Slow down and maintain extra distance between your car and others.

Winter weather can bring unexpected driving challenges. Helping clients avoid damage and injury is another value-added service of the professional insurance agent.

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